



Current & Term Deposit Account Opening Form

A/c Number:

Hong Kong / Kowloon Branch

The Branch Manager,
Bank of India.

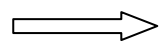
Date:

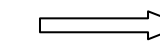
I/We request you to open a Current and Term Deposit accounts with you, for which I/we initially deposit HKD/USD (In words HKD/USD.....) by cash/ Cheque on yourselves drawn on Bank.

COMPANY DETAILS & CONSTITUTION:

	Messrs:		
Title of Account			
Business (nature of goods/products dealing)			
Date of Establishment			
Place of Registration/ incorporation			
Business Registration Certificate (BRC) No.			
	Registered Office	Correspondence Office	
Address			
Contact Person			
Telephone No.			
FAX No.			
Email Address			
Constitution (Tick)	<input type="checkbox"/> Individual	<input type="checkbox"/> Joint Account	<input type="checkbox"/> Sole Proprietorship
	<input type="checkbox"/> Partnership	<input type="checkbox"/> Company	<input type="checkbox"/> Others (please specify)

Details of Proprietor/Applicants/Partners/Directors:

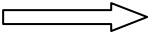
	First Name	Middle Name	Surname
1st Applicant/ Proprietor/ Partner/ Director			
HKID No.		Sex (✓ Tick)	Male / Female
Date of Birth	d d m m y y y y	Marital Status (✓ Tick)	Single / Married / Others
Relationship to 1 st Applicant	xxx	Nationality	
Passport No.		Country of Issue of passport	
Place of Birth		Place of Issue of passport	
Date of Issue Of passport	d d m m y y y y	Date of Expiry of passport	d d m m y y y y

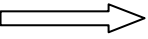
	Permanent Address	Correspondence Address
1st Applicant/ Proprietor/ Partner/ Director		

Telephone (O)		Telephone (R)	
Mobile No		Email Address	

Occupation (Tick)	<input type="checkbox"/> Corporate	<input type="checkbox"/> Salaried	<input type="checkbox"/> Professional	<input type="checkbox"/> Business
	<input type="checkbox"/> Self employed	<input type="checkbox"/> Retired	<input type="checkbox"/> Others	<input type="checkbox"/>

Monthly Income Amount in USD (✓ Tick)	<input type="checkbox"/> <5000	<input type="checkbox"/> 5000-10000	<input type="checkbox"/> 10000-20000	<input type="checkbox"/> 20000-30000	<input type="checkbox"/> 30000 & above
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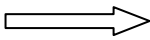
	First Name	Middle Name	Surname
2nd Applicant/ Proprietor/ Partner/ Director			
HKID No.		Sex (✓ Tick)	Male / Female
Date of Birth	d d m m y y y y	Marital Status (✓ Tick)	Single / Married / Others
Relationship to 1 st Applicant		Nationality	
Passport No.		Country of Issue of passport	
Place of Birth		Place of Issue of passport	
Date of Issue Of passport	d d m m y y y y	Date of Expiry of passport	d d m m y y y y

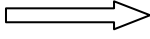
	Permanent Address	Correspondence Address
2nd Applicant/ Proprietor/ Partner/ Director		

Telephone (O)		Telephone (R)	
Mobile No		Email Address	

Occupation (Tick)	<input type="checkbox"/> Corporate	<input type="checkbox"/> Salaried	<input type="checkbox"/> Professional	<input type="checkbox"/> Business
	<input type="checkbox"/> Self employed	<input type="checkbox"/> Retired	<input type="checkbox"/> Others	<input type="checkbox"/>

Monthly Income Amount in USD (✓ Tick)	<input type="checkbox"/> <5000	<input type="checkbox"/> 5000-10000	<input type="checkbox"/> 10000-20000	<input type="checkbox"/> 20000-30000	<input type="checkbox"/> 30000 & above
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	First Name	Middle Name	Surname
3rd Applicant/ Proprietor/ Partner/ Director			
HKID No.		Sex (✓ Tick)	Male / Female
Date of Birth	d d m m y y y y	Marital Status (✓ Tick)	Single / Married / Others
Relationship to 1 st Applicant		Nationality	
Passport No.		Country of Issue of passport	
Place of Birth		Place of Issue of passport	
Date of Issue Of passport	d d m m y y y y	Date of Expiry of passport	d d m m y y y y

	Permanent Address	Correspondence Address
3rd Applicant/ Proprietor/ Partner/ Director		

Telephone (O)		Telephone (R)	
Mobile No		Email Address	

Occupation (Tick)	<input type="checkbox"/> Corporate	<input type="checkbox"/> Salaried	<input type="checkbox"/> Professional	<input type="checkbox"/> Business
	<input type="checkbox"/> Self employed	<input type="checkbox"/> Retired	<input type="checkbox"/> Others	<input type="checkbox"/>

Monthly Income Amount in USD (✓ Tick)	<input type="checkbox"/> <5000	<input type="checkbox"/> 5000-10000	<input type="checkbox"/> 10000-20000	<input type="checkbox"/> 20000-30000	<input type="checkbox"/> 30000 & above
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Purpose for opening Account	
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Cheque Book (Tick)	Not Required	(25) Leaf	(50) Leaf	(100) Leaf
Statement Frequency	Not Required	Monthly	Half-yearly	Annually

Operational Instructions (Tick)	<input type="checkbox"/> Single (Self Operated)	<input type="checkbox"/> Either or Survivor	<input type="checkbox"/> Former or Survivor
	<input type="checkbox"/> Anyone or Survivor	<input type="checkbox"/> Jointly by all	<input type="checkbox"/> Others

Introduction Details:

I certify that I have knownfor the Past.....months/years and confirm his/her occupation and address as stated in the application.	
A/c No:	Introducer's signature:

Specimen Signature			
	1st Applicant/Proprietor Partner/Director	2nd Applicant /Proprietor Partner/Director	3rd Applicant/Proprietor Partner/Director

Declaration/Undertaking by Applicant (s)

I/We confirm having received, read/been explained and understood the **General terms and conditions** pertaining to opening and operating of various accounts/services as also the **specific terms and conditions for Current Account** and I/We do hereby agree to be bound by the terms and conditions, outlined in these rules which govern the account (s) which I/we am/are opening with Bank of India and amendments thereto made from time to time and those relating to various services.

I/We agree that changes from time to time in the Bank's rules relating to my/our different accounts and/or other services would be made available to me/us on the Bank's website. And that I would be bound by such changes in terms and conditions pertaining to the different accounts/services.

I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially without any notice to me/us.

I/We agree that the bank may debit my account for service charges as applicable from time to time.

I/We will take every care to keep the cheque book in my/our safe custody. I/we will also keep watch on the day to day transactions to detect early frauds, if any, committed by my/our agent/employee.

Any Other:-

I/We hereby declare that the information furnished above is true, correct and complete to the best of my/our knowledge and authorize the Bank to verify the same from any source it may deem it fit. I/We also undertake to notify the Bank immediately of any changes to the above information.

*Signature of 1st Applicant Proprietor/Partner/Director	*Signature of 2nd Applicant Proprietor/Partner/Director	*Signature of 3rd Applicant Proprietor/Partner/Director

(*) Signature to be affixed under **“For Company Seal/Chop”**, wherever required

Documents for opening Current Account:

Common Documents

- A/C opening form duly filled in & signed
- Hong Kong Identity Card
- Passport
- Business Registration Certificate
- Residential address proof (e.g. documents with name and address issued by the governmental authorities within 3 months, utility bills/Tax Receipts or statement issued by financial institutions within 3 months, etc.)
- Form No. Bill 1005
- OD 159
- Personal Data Privacy Ordinance (PDPO) Circular
- Letter of indemnity for authorizing bank to act on fax/facsimile instructions
- Declaration form of HKDPB

Partnership Firm:

- Business Registration Certificate
- Partnership Deed
- Partnership Registration Certificate

Limited Companies:

- Business Registration Certificate
- Certificate of Incorporation
- Certificate of Registration
- Certified copy of Ordinance Form D1 or ARI detailing particulars of Directors
- Memorandum of Association
- Articles of Association
- Board Resolution for opening account
- Search File at Company Registry
- Chain of ownership: where the companies have multiple layers of ownership structure, a declaration to be submitted showing the chain of ownership to the individuals who are the ultimate principal beneficial owners.

Other Organization:

- Business Registration Certificate
- Trust Deed
- Duly certified copies of Constitution and Bye-laws of the organization
- Resolution passed by the Managing Body for opening Account

Additionally, for companies incorporated overseas:

- Certificate of Good Standing
- Certificate of Incumbency detailing the names of directors/share holders/guarantors

Note:

The account holder (s) and authorized signatories (if any) must be present at the bank premises for opening the account.

Alternatively, the account opening form and the signature of the account holder(s) and authorized signatories (if any) should be verified and authenticated by any officials of Bank of India with their Signature code and date. The account opening form and signatures of the account holders and authorized signatories (if any) may also be verified and authenticated by the CPA. However, bank reserves its right to accept such account opening form verified & authenticated by the CPA.

Apart from the documents listed above, Bank may further request the account holder to provide account opening details and documents if necessary.

All the above documents should be submitted in original for verification. Alternatively certified "True Copies" by any branches of Bank of India or by firm of solicitors or by CPA can also be submitted.

For further details, please visit: www.bankofindia.com.hk

(For office use)

Documents Obtained (✓ Tick)

- A/C opening form duly filled in & signed
- Form No. Bill 1005
- OD 159
- Personal Data Privacy Ordinance (PDPO) Circular
- Letter of indemnity for authorizing bank to act on fax/facsimile instructions
- Certificate of Incorporation
- Memorandum and Articles of Association
- Business Registration Certificate
- Certified copy of Company ordinance Form D1 or ARI detailing particulars of Director
- Chain of ownership declaration
- Board Resolution for opening account with Bank of India, Hong Kong Branch
- Search of the file at Company Registry to be conducted for locally incorporated
- Identification of documents of all authorized signatories
- Latest Residential Address Proof of all signatories
- Declaration form of HKDPB
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Additionally for Overseas Registered Companies:

- Certificate of Good Standing
- Certificate of Incumbency detailing the names of Directors/Principal shares holders

Check List:

- KYC formalities completed/CDD process completed
- Name does not appear in Negative List
- Documentation formalities completed
- Personally called on us or otherwise
- Other Branch (Name of the Branch) recommended

<input type="checkbox"/> Risk Category	Low Risk
	High Risk

Remarks:

A/c Opened by:

A/c Approved by:

**Hong Kong Centre****Circular to Customers relating to the Personal Data (Privacy) Ordinance the “Ordinance”**

It is the policy of BANK OF INDIA, Hong Kong (the “Bank”) to respect and protect the privacy of an individual’s personal data. This circular states clearly (a) the Bank’s purpose of data collection, (b) the classes of persons the Bank can transfer personal data to, and (c) the data access and correction right of customers.

1. From time to time, it is necessary for customers to supply the Bank with the data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking services.
2. Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking services.
 3. It is also the case that data are collected from customers in the ordinary course of the continuation of the banking relationship, for example, when customers write cheques or deposit money.
 4. The purpose for which data relating to a customer may be used by the Bank (and / or any person who has obtained such data from the Bank) are as follows:
 - 4.1 The daily operation of the services and credit facilities provided to customers;
 - 4.2 Conducting credit checks;
 - 4.3 Assisting other financial institutions to conduct credit checks and collect debits;
 - 4.4 Ensuring ongoing credit worthiness of customers;
 - 4.5 Designing financial and insurance services or related products for customer’s use;
 - 4.6 Marketing financial and insurance services or related products;
 - 4.7 Determining the amount of indebtedness owned to or by customers;
 - 4.8 Collection of amounts outstanding from customers and those providing security for customers’ obligations;
 - 4.9 Meeting the requirements to make disclosure under the requirements of any law binding on the Bank or any of its branches;
 - 4.10 Enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank’s right in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation and
 - 4.11 Purposes relating thereto;
 5. Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph (d):-
 - 5.1 Any agent, contractor or third service provider who provides administrative, telecommunications, computer, payment, payment of securities clearing or other services to the Bank in connection with the operation of its business;
 - 5.2 Any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
 - 5.3 The drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - 5.4 Credit reference agencies; and, in the event of default, to debt collection agencies;
 - 5.5 Any person to whom the Bank is under an obligation to make disclosure under the requirements of any law binding on the Bank or any of its branches; and

- 5.6 Any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customers.
6. For the above purpose, data relating to a customer may be held, stored and processed by the Bank, its group Company, agent, contractor or third party service provider outside Hong Kong although such holding, storage or processing may become subject to applicable laws and regulations outside Hong Kong. Any customer's continuation of accounts or banking facilities or utilization of banking services will constitute his consent on such holding, storage or processing outside Hong Kong.
7. It has been decided for the data of customers of Hong Kong Centre i.e. Hong Kong and Kowloon Branches, to be processed at the "Global Processing Centre" in Singapore with access being available at our Head office in India. Accordingly in certain circumstances, such data may be released or disclosed in accordance with local practices and laws, rules and regulations (including any governmental acts and orders) of the Republic of Singapore/ India.
8. Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data approved and issued under the Ordinance, any individual has the right:
- 8.1 To check whether the Bank holds data about him and access to such data;
- 8.2 require the Bank to correct any data relating to him which is inaccurate;
- 8.3 to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
- 8.4 in relations to consumer credit, to request to be informed which items of data are routinely disclosed to credit reference agencies or debts collection agencies, and be provided, with further information to enable the making of an access and correction request to the relevant credit reference agency or debt collection agency.
9. In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
10. The person to whom request for access to data or correction of data or for information regarding policies and practices and kinds of data held are to be addressed as follows:

For Hong Kong Branch:

Address: : The Data Protection Officer
Bank of India
2nd Floor, Ruttonjee Centre,
11, Duddell Street, Central
Hong Kong

Telephone 852-25254171 or 852 28209247

Fax 852-28106149 or 852 28771178

For Kowloon branch:

Address: : The Data Protection Officer
Bank of India
906-08, H.K. Pacific Centre,
28, Hankow Road,
T.S.T.Kowloon, Hong Kong

Telephone : 852 23686196

Fax : 852 23686521

11. Nothing in this Notice shall limit the rights of customers under the Personal Data (Privacy) Ordinance.

Date: 1) Signature:_____

2) Signature:_____

3) Signature:_____

Annexure - B

**To
Bank of India,
Hong Kong**

Date:

Letter of Indemnity

Account No.

In consideration of your agreeing to accept from me/us from time to time instructions by telephone/fax/email/facsimile, then in writing in relation to my/our account (s) referred to above without requiring written confirmation prior to acting thereon, I/We confirm that-

1. You are hereby authorized to act on my/our telephone/fax/email/facsimile instructions which you in your sole discretion believe emanate from me/us and you shall not be liable for acting in good faith on telephone/fax/email/facsimile instructions which emanate from unauthorized individuals and you shall not be under any duty to verify the identity of the person or persons giving telephone/fax/email/facsimile instructions purportedly made on my/our behalf.

2. Any transaction made pursuant to a telephone/fax/email/facsimile instruction shall be binding upon me/us whether made with or without my/our authority, knowledge or consent and I/We shall confirm in writing or hard copy would be sent to you by mail/courier.

3. I/We undertake to keep you indemnified at all times against, and to save you harmless from all actions, proceedings, claims, losses, damages, costs and expenses which may be brought against you or suffered or incurred by you and which shall have arisen either directly or indirectly in connection with your accepting telephone/fax/email/facsimile instructions and acting thereon, whether or not the same are confirmed in writing by me/us.

IN WITNESS thereof this letter of indemnity has been duly executed by me/us.

This _____ day of _____

Signature: _____

Signature: _____

Name : _____

Name : _____

To, **BANK OF INDIA**
No.Bills 1005
Hong Kong

Dear Sirs,

Cheque, Bills, Hundis and other instruments with or without
Share Certificates and other Documents attached lodged with you
For Collection and /or Discount and/or purchase from time to time

With reference to all cheques, bills hundis and other instruments with or without share certificates or other documents attached, now lodged or which may at any time hereafter be lodged by me/us with you for collection and/or discount and/or purchase the following arrangements are hereby agreed upon:-

1. You may, at your option but at my/our risk and responsibility in all respects, appoint an agent, who shall be my/our agent to collect;

2. You or the agent, at your or his option, may send for collection or payment on my/our account at my/our entire risk and responsibility by post or by other manner to another agent or to the drawee thereof any cheques, bills, hundis or other instruments with or without share certificates or other documents attached. I/We agree that such other agent or the drawee shall be my/our agent for collection at my/our entire risk and responsibility in all respects.

3. You, or an agent may, at your or his option but at my/our risk and responsibility, receive, in exchange for cheques, bills, hundis and other instruments, cheques, bank drafts or other mandates for payment in lieu of cash.

4. Receipt by you or by an agent of cheques, bank drafts or other mandates for payments, which are thereafter lost, mutilated or dishonored, and/or of securities of any description, is not to prejudice your rights on any cheques, bills, hundis or other instruments in case of dishonor, nor shall any proceedings taken thereon or your granting time or entering into any arrangements with any parties to such cheques, bills, hundis or other instruments (and I/we hereby consent to your so granting time or entering into arrangements) prejudice or affect your absolute recourse to me/us.

5. Should you, or an agent receive, in exchange for such cheques, bills, hundis or other instruments payment by an instrument which you or the agent cannot conveniently collect through normal channels its clearly understood that such instrument may be collected in any manner and by any agency (including dispatch to the drawee) at my/our entire risk and responsibility and the agent or agents (including the drawee) employed in such collection shall be considered fully as my/our agent or agents.

6. I/We hereby agree that all cheques, bills, hundis, or other instruments and/or share certificates or documents which I/we may from time to time hand you for discount or purchase, or against which you may make advances or pass consideration to me/us and the shares or goods hereby represented and the proceeds hereof are to be held by you as a continuing security for the payment on demand of the said cheques, bills, hundis or other instrument so discounted or purchased and of all advances, banking accommodation and/or expenses which you may make, afford, or incur to or for me/us in connection there with an all other liabilities to you present and future, and you are to be at liberty to exercise all

My/our rights (if any) as unpaid seller or sellers of the said shares or goods and without further reference to me/us to sell, insure, warehouse or other wise deal with the said shares or goods as though you are the absolute owners thereof, and you are expressly authorized by me/us (without being obliged to do so) to refuse to deliver share certificates or goods covered by the bills hundis or other instruments (whatever be their tenor) except against payment. I/We agree that your accounts of sale and accounts of your expenses shall be accepted by me/us as conclusive evidence of the correctness of the matter therein written, and I/we declare that this agreement and your rights hereunder shall in no way be affected by me or the death of any one of us or by any change in my/our name, style or constitution.

7. The transmission of any cheques, bills, hundis or other instruments or share certificates or other documents or goods or the instruments received in exchange or payments therefore, and the advices and correspondence relating thereto, whether by post or otherwise and whether by land, sea or air, or by telegram or cable shall be entirely at my/our risk and responsibility and any loss, damage or delay howsoever occasioned shall be on my/our account and be wholly borne by me/us. I/We agree that you and the agents shall be absolved from and indemnified against all loss or damage in connection with such cheques, bills, hundis, or other instruments or share certificates or documents, or goods or any instruments received in exchange or in payment therefore in general and by reason of the following in particular:-

- (a) loss or damage in transmission by an manner,
 - (b) telegraphic or cable error, irregularity, delay, mistake, comission, misreading, misinterpretation or mutilation;
 - (c) loss, damages, or deterioration or any share certificates or documents or goods during transit or wheresoever's incurred;
 - (d) loss or damage to or mutilation or alteration or any such cheques, bills, hundis or other instruments or share certificates or documents or any instruments issued or received in exchange or payment therefor;
 - (e) loss or damage howsoever occasioned due to any failure of or delay in transmission by post, sea, air, telegram or cable or relative advices or correspondence or the non-dispatch or non-receipt of such relative advices or correspondence.
8. "I/We do hereby dispense with the due presentment for acceptance and/or payment and also with giving me/us of any notice of dishonor either for non-acceptance and/or non-payment of any such bills/cheques/ hundies or any other instrument and I/We shall pay the amount of such bills/cheques/hundies or any other instrument whenever demanded by you.

Dated at _____ this _____ day of _____

Signature _____

Signature _____

Signature _____

To

**Bank of India,
Hong Kong**

Dear Sirs,

I/We the undersigned hereby agree that all good documents of title to goods and securities of every description, (hereinafter referred to as "the said securities"), which I/We may from time to time deposit with the Bank by way of pledge, or which may come into the possession of the Bank in my/our account, shall be deemed to have been deposited with, and shall be held by the Bank upon and subject to the terms and conditions hereinafter mentioned, that is to say:-


1. The said securities shall be a security to the Bank for the payment and discharge to the Bank on demand of-
 - a. All monies which now are, or more any one or more of us to the Bank, whether alone or jointly with another or others or in partnership with any person firm or company by way of overdraft in current or other account or by way of loan or by way of cash credit with the Bank or by way of discount with and/or purchase of bills by the Bank (including money owing upon any cheques, promissory notes or bills of exchange drawn, accepted or endorsed by me/us or which shall have been paid for my/our credit either solely or jointly with another or others) and in any other manner whatsoever.
 - b. Interest on the monies aforesaid at the agreed rate or failing agreement at such rate as may for the time being and from time to time be fixed by the Bank, with half-yearly rests.
 - c. All expenses which may be incurred by the Bank in selling or attempting to sell the said securities or any of them.
 - d. LI other costs (as between attorney and client) charges and expenses, if any, which the Bank may be entitled by law to add to its security.
2. In consideration of the facilities and accommodation, granted as aforementioned, I/We hereby personally promise to pay to the Bank on demand the said several items specified in paragraphs (a) to (d) of the last preceding clause
3. The power of sale conferred by law on the Bank in the event of the monies for the time being due and owing by me/us to the Bank and the interest hereon, not being paid on demand shall be exercisable by the Bank in such manner as the Bank may think fit, and for the purposes of or to effect any such sale the Bank may stamp complete and register any transfers or other documents and pending any such sale may collect, receive, give receipts for and recover any dividends, interest, interest and monies relating to the said securities or any of them without being bound to exercise any of these powers being liable for any losses in the exercise thereof.
4. The Bank shall not be liable to me/us for any involuntary loss or destruction which may occur during its custody of the said securities or by reason of the sale of the said securities or any of them nor for any deterioration of or any depreciation in the value of the said securities.
5. All accounts sales rendered to me/us by the Bank shall be conclusive evidence both in and out of Court of all matters therein stated.
6. The Bank may out of the proceeds of sale of the said securities retain all monies owing by me/us in my/our said account or accounts overdraft loan or cash credit with the Bank or in respect of bills discounted and or purchased or on any or in respect of bills discounted and or purchased or on any other account owing to the Bank and also all costs and expenses incurred in relation to the said sale, the surplus (if any) being made good by me/us to the Bank on demand.
7. I/We hereby agree to execute on demand by the Bank such further documents as may be required by the Bank to vest the said securities or any of them in the Bank and to render the same readily saleable or transferable by the Bank at any time.
8. I/We hereby also agree that notwithstanding anything hereinbefore contained the Bank shall not be bound to allow or to continue my/our account or accounts overdraft loan or cash credit or other facilities or accommodation of any kind to any extent or for any time further than the Bank shall in its absolute discretion see fit to do.
9. I/We hereby also agree that if at the time when any account or accounts overdraft loan or cash credit or other facilities or accommodation of any kind shall be closed or stopped or withdrawn a balance shall be owing from me/us to the Bank, I/we will, so long as such balance, or any part thereof, shall remain owing, pay interest thereon to the Bank as aforesaid with half-yearly rests from the time when such balance shall be ascertained.
10. The above terms and conditions shall apply and shall be deemed always to have applied to all securities in the nature of the said securities which may from time to time hereafter come into the possession of the Bank in anywise on my/our account or be pledged by me/us to the Bank as security for any monies advanced or agreed to be advanced to and for the time being owing by me/us to the Bank on any account whatsoever.
11. I/We hereby declare that the said securities shall always be my/our absolute property at my/our sole disposal and free from any prior charge or encumbrance.
12. The security hereby constituted is to operate as a continuing security for all sums due or owing to the Bank at any and in the event of my/our account or accounts overdraft loan or cash credit or any other account with the Bank running to a credit balance at any time the Bank's security hereunder shall still continue and I/We shall still be liable for all sums due or contingently due on any account whatsoever.

Yours faithfully,

()



Hong Kong Centre

 <p>存款保障計劃 DEPOSIT PROTECTION SCHEME</p>	<p>印度銀行是存款保障計劃的成員。本銀行接受的合資格存款受存保計劃保障直至2010年。</p> <p>Bank of India is a member of the Deposit Protection Scheme. Eligible deposits taken by this Bank are protected upto 2010 by the Schem as under :</p> <p>First HKD100,000 - By the HKDP Board Balance Amount - By H.K. Government's Exchange Fund</p>
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HOWEVER THE FOLLOWING ARE NOT COVERED UNDER THE DEPOSIT PROTECTION SCHEME:

- Time deposits with a maturity longer than 5 years
- Structured Products (such as foreign currency -linked and equity-linked deposits)
- Secured Deposits (such as deposits used as collateral to secure banking facility)
- Bearer instruments (such as bearer certificates of deposit)
- Offshore deposits
- Twin Currency Deposits

I have read and understood the above and I agree for the same.

(Authorised Signature)

(Authorised Signature)